DELTA DENTAL®

TRICARE Retiree Dental Program

Introduction

- TRDP established: February 1, 1998
  - Basic Program
- TRDP Enhanced: October 1, 2000
  - Enhanced Program
- TRDP contract renewed: May 1, 2003
  - Improved features
- New TRDP contract: Oct 1, 2008
  - Added benefits
  - Enhanced-Overseas Program

Service Area

- TRDP coverage is offered worldwide:
  - Basic Program
    - The 50 United States & District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, Commonwealth of the Northern Mariana Islands, and Canada
  - Enhanced Program
    - All the above, plus coverage for emergency services overseas
  - Enhanced-Overseas Program
    - Coverage available worldwide

Eligibility

- Those eligible to enroll in the TRDP are:
  - Members of the Uniformed Services who are entitled to retired pay, including those age 65 and over
  - Members of the National Guard/Reserve who are in Retired Reserve status, regardless of age
  - Current spouses and eligible children of enrolled members

Eligibility

- Those eligible to enroll in the TRDP are:
  - Unremarried surviving spouses & eligible children of deceased members who died while in retired or active duty status
  - Current spouses and eligible children of non-enrolled members, under limited circumstances
  - Medal of Honor recipients and their eligible immediate family members

Enrollment

- Enhanced program enrollment classifications:
  - New enrollee
    - 12-month waiting period for major services
  - New retiree (4 months)
    - no waiting period for major services
  - Medal of Honor recipients
    - no waiting period for major services

Enrollment

- TRDP enrollment process
  - Three ways to enroll:
    - Online, phone or mail
  - Retiree submits application and premium prepayment
    - *New retirees must submit documentation for credit toward the 12-month waiting period*

Enrollment

- TRDP enrollment process (continued):
  - Enrollment commitment
    - Initial 12-month commitment
    - Continuing month-to-month
    - 30-day grace period
  - Delta Dental processes application
    - Coverage begins the first day of the month following acceptance of the enrollment application
  - Welcome packet (e-packet available)

Premiums

- Premiums vary by region
  - 5 premium regions based on ZIP code
- Monthly premiums for 10/1/10 - 9/30/11
  - Enhanced Program
    - Single: $29.34 - $48.25
    - Two Person: $56.77 - $93.04
    - Family (3 or more): $95.03 - $156.25

Premiums

- Billing
  - Mandatory automatic deduction from retired pay
  - Direct billing
- Premium prepayment
  - Two-month prepayment required upon enrollment
  - Refund

Program Features

- Benefit year - Oct 1 through Sep 30
- Annual maximum
  - Enhanced Programs: $1,200
  - Basic Program: $1,000
- Deductible:
  - $50 ($150 family cap)
- Dental accident coverage
  - *Enhanced Programs only*
- Coordination of Benefits

TRICARE

Covered Services

- Preventive & diagnostic
  - 100%
- Basic restorative
  - 80%
- Endodontic, periodontic & oral surgery
  - 60%

Additional Covered Services

Additional Covered Services <u>After 12 Months</u>

- Dental implants, cast crowns & onlays
  - 50%
- Bridges & partial/full dentures
  - 50%
- Orthodontics
  - 50%

Orthodontics

- Orthodontics
  - Subject to a 12-month waiting period
  - Not subject to annual deductible
  - Separate $1,500 lifetime maximum
  - Coverage for both children and adults
  - Coverage for treatment in progress
  - *Enhanced programs only*

Dentists

- Participating network dentists
  - Over 100,000 dentist locations nationwide
  - Finding a participating network dentist
    - Search the online dentist directory
    - Call Customer Service
    - Ask your dentist
- Non-participating network dentists
  - Delta Dental Premier®
  - Non-Delta Dental dentists

Dentists

- Finding a participating network dentist
  - Search the online dentist directory
    - www.trdp.org
  - Call Customer Service
    - 888-838-8737
  - Ask your dentist

TRDP Resources

- Website
  - www.trdp.org
- Customer Service
  - 888-838-8737
- Marketing representatives

Questions?